



Understanding the Role of Legal Awareness in Building E-Commerce Trust Among Gen Z Consumers

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Received: 13 Aug 2025; Received in revised form: 08 Sep 2025; Accepted: 11 Sep 2025; Available online: 15 Sep 2025

Abstract – This study investigates the role of legal awareness in building trust in e-commerce platforms among Generation Z consumers in Nueva Ecija, Philippines. Specifically, it examines the influence of Digital Platform Accountability (DPA), Awareness of E-Commerce Laws (AEL), and Perceived Legitimacy of Platforms (PLP) on Trust in E-Commerce Practices (TEP). A descriptive-correlational research design was employed, and data were gathered from 159 Gen Z respondents aged 18 to 26 through a validated Likert-scale questionnaire. Descriptive statistics showed that respondents generally agreed with items measuring legal awareness and trust, indicating a moderate to high level of legal consciousness. Gender-based analysis revealed a statistically significant difference in AEL, with female respondents demonstrating higher awareness. However, no significant differences were found based on online shopping frequency. Pearson correlation results indicated strong, positive, and statistically significant relationships among all constructs. Regression analysis revealed that DPA ($\beta = 0.306, p < .001$), AEL ($\beta = 0.246, p = .002$), and PLP ($\beta = 0.265, p = .002$) are all significant predictors of TEP, with the model explaining 62.3% of the variance ($R^2 = 0.623$). These findings underscore the importance of strengthening legal literacy, enhancing platform accountability, and promoting perceived legitimacy to foster trust in e-commerce among digital-native consumers. The study recommends integrating legal awareness into digital education programs, developing gender-sensitive campaigns, and fostering public-private collaborations to improve access to legal information. It also highlights the need for future research on other demographic groups and emerging e-commerce technologies. Overall, the research contributes valuable insights into the legal and behavioral dimensions of Gen Z's online shopping behavior.

Keywords – legal awareness, e-commerce trust, Generation Z, digital platform accountability, e-commerce laws, perceived legitimacy, consumer behaviour

I. INTRODUCTION

With the increasing integration of e-commerce into the daily lives of Filipino consumers, particularly among the tech-savvy Generation Z, the issue of trust in online platforms has become a critical concern. As the first generation to grow up fully immersed in the digital age, Gen Z's online shopping habits are significantly shaped by their unique traits and preferences (D. & Waghmare, 2024). E-commerce platforms and marketing content are used differently by different generations, making it crucial for

businesses to adapt to Gen Z's evolving expectations (Syamsudin et al., 2025). Understanding the factors that influence online purchase decisions—such as trust, perceived legitimacy, and legal awareness—is essential for optimizing consumer engagement and conversion rates (Sonia, 2024; D. & Waghmare, 2024). Legal awareness in e-commerce includes understanding laws related to data protection, privacy policies, return and refund mechanisms, and seller accountability. For Generation Z—those born from the mid-1990s to early 2010s—who rapidly

embrace new technologies and trends (D. & Waghmare, 2024), this awareness is essential not only for their protection but also for fostering a trustworthy online marketplace. However, studies in the Philippine context, especially in provinces like Nueva Ecija, remain limited.

This study seeks to investigate the relationship between the level of legal awareness and the level of trust in e-commerce platforms among Gen Z consumers in Nueva Ecija. Specifically, it examines whether knowledge of digital platform accountability (DPA), awareness of e-commerce laws (AEL), perceived legitimacy of platforms (PLP), and trust in e-commerce practices (TEP) are significantly related. The findings aim to inform strategies that enhance safe online practices among youth and guide educational campaigns and policy improvements. The statistical relationships among these variables were supported by correlation and regression analyses conducted on responses from 159 Gen Z participants

II. REVIEW OF RELATED LITERATURE

2.1. Digital Platform Accountability Affects Trust in E-Commerce

Trust is an essential element in e-commerce, influencing customers' decisions, especially when risks are perceived (Le & Hoang, 2020). E-commerce platforms risk losing their ethical standing and full potential due to a lack of consumer confidence, highlighting the critical role of trust (Singh et al., 2024). To foster trust, e-commerce platforms should focus on technology and relational aspects (Ratnasingam, 2005). Trust in e-commerce is particularly vital because transactions carry more risk and uncertainty (Esmaeili et al., 2015). The safety of e-commerce resources, including authenticity, integrity, availability, privacy, confidentiality, and non-repudiation, requires careful consideration (Ghazali et al., 2019). Institutional structures are fundamental to building trust, with well-designed systems fostering success (Sun et al., 2025). When shopping online, consumers face risky situations, relying on e-vendors to handle their private information and transactions honestly and professionally (Bauman & Bachmann, 2017). Consumers' confidence in online transactions is

crucial for the sustained expansion of e-commerce (Ahmed et al., 2007). E-commerce platforms face significant challenges due to consumers' lack of trust in merchants, technology, and the legal and financial infrastructures (Patton & Jøsang, 2003).

2.2 Awareness of E-Commerce Laws Affects Trust in E-Commerce

E-commerce platforms must prioritize consumer protection, education, and control, possibly through dedicated website sections that explain data security and privacy practices to build transparency and trustworthiness (Singh et al., 2024). Understanding these differences is crucial for improving institutions and customizing e-commerce platforms, especially since consumer and seller motivations differ, with consumers seeking quality and affordability and sellers aiming for long-term profitability (Sun et al., 2025). Trust is crucial in e-commerce because it reduces uncertainty and perceived risk (Malik & Kumar, 2021). Building trust in e-commerce involves considering the internet as a shopping channel and the e-vendor as a business partner (Kim, 2014). Trust plays a pivotal role in e-commerce, affecting user satisfaction and platform usage (Tam et al., 2019). Trust is crucial for e-commerce success, especially due to factors like online payment security, company reliability, and privacy policies (Gefen, 2000). Building trust is difficult because e-commerce relies on IT infrastructure and digital components, involving multiple parties (Alkhailil & Siddiqui, 2018). Considering the multifaceted nature of website credibility is more complex than human buyer-human seller relations (Guido et al., 2010).

2.3. Perceived of Legitimacy of Platforms Affects Trust in E-Commerce

Consumers who perceive a high risk in online transactions are likely to anticipate potential losses, diminishing their trust in the merchant (Hong & Hoon, 2013). Institutional trust and economic incentives can reduce consumer-perceived risk (Thaw et al., 2009). Assuring customers that their personal information will be secure is crucial for e-retailers to achieve greater success, as is providing secure transaction facilities (Habib & Hamadneh, 2021). Trustworthiness is essential since no one will spend money at an online store they don't trust, no matter how user-friendly it is (Lanford & Hübscher,

2004). The need to trust online providers is heightened by the anonymity and virtual nature of the global marketplace, making security concerns more prominent (Kuruwitaarachchi et al., 2019). For continued efficiency and utility of the internet, governments and industries must restore users' trust in commercial and non-commercial interactions (Chik, 2005). Trust in e-commerce is also influenced by website interface quality and perceived privacy, highlighting the need for user-friendly and secure platforms (Roy et al., 2001) (Thaw et al., 2012). This is achieved when consumers believe in a platform's reliability (Bilal et al., 2021). Trust in online shopping is built on the belief that vendors are honest, have secure websites, and offer user-friendly interfaces (Gefen et al., 2003). E-commerce success hinges on establishing and maintaining trust, which is closely related to website quality (Roy et al., 2001).

III. METHODS

This study utilized a quantitative, descriptive-correlational research design to examine the

association between legal awareness and trust in e-commerce among Generation Z in Nueva Ecija. The research focused on four key constructs: Digital Platform Accountability (DPA), Awareness of E-Commerce Laws (AEL), Perceived Legitimacy of Platforms (PLP), and Trust in E-Commerce Practices (TEP), as reflected in the structured questionnaire.

A total of 159 Gen Z respondents in Nueva Ecija were selected using purposive sampling. The participants, aged 18 to 26, were surveyed using an online questionnaire administered via Google Forms. The instrument employed a Likert scale to measure the constructs and was validated through expert review and pilot testing. Data were analyzed using descriptive statistics, Pearson correlation, and linear regression through Jamovi software.

The study adhered to ethical research practices. Participants provided informed consent prior to the survey, and anonymity and confidentiality were strictly maintained. The research protocol complied with institutional ethical guidelines and respected the voluntary participation of all respondents.

IV. RESULTS AND DISCUSSION

Table 1: Descriptive Statistics of Legal Awareness and Trust in E-Commerce Among Gen Z by Online Shopping Frequency (N = 159)

Shopping Frequency	N	DPA	AEL	PLP	TEP
Daily	13	3.18 (0.53) (A)	3.25 (0.57) (SA)	3.2 (0.48) (A)	3.17 (0.55) (A)
Once a week	43	3.01 (0.59) (A)	3.02 (0.56) (A)	2.96 (0.56) (A)	2.93 (0.56) (A)
2-3 times a week	26	3.27 (0.5) (SA)	3.18 (0.56) (A)	3.22 (0.52) (A)	3.11 (0.48) (A)
Once a month	16	2.96 (0.37) (A)	3.02 (0.43) (A)	3.0 (0.29) (A)	2.86 (0.32) (A)
2-3 times a month	45	2.96 (0.67) (A)	2.99 (0.66) (A)	2.99 (0.7) (A)	2.82 (0.62) (A)
Rarely	16	3.13 (0.3) (A)	2.91 (0.66) (A)	2.98 (0.5) (A)	3.01 (0.42) (A)

Note: 1.00-1.74 = Strongly Disagree (SD), 1.75-2.49 = Disagree (D), 2.50-3.24 = Agree (A), 3.25-4.00 = Strongly Agree (SA)

The descriptive results reveal that all Gen Z respondents, regardless of online shopping frequency, generally "Agree" on the constructs measured—Digital Platform Accountability (DPA),

Awareness of E-Commerce Laws (AEL), Perceived Legitimacy of Platforms (PLP), and Trust in E-Commerce Practices (TEP)—with mean scores ranging from 2.82 to 3.27 based on a 4-point Likert

scale interpretation. Among the groups, those who shop daily reported the highest level of trust (TEP mean = 3.17), while those who shop 2-3 times a month exhibited the lowest (TEP mean = 2.82), although still within the "Agree" category. This trend suggests that more frequent engagement with e-commerce may enhance trust and awareness levels. Notably, no group scored in the "Disagree" or "Strongly Disagree" range, indicating an overall positive perception of legal aspects and trust in e-commerce among Gen Z consumers in Nueva Ecija.

Table 2: Descriptive Statistics of Legal Awareness and Trust in E-Commerce Among Gen Z by Gender (N = 159)

Gender	DPA	AEL	PLP	TEP
Female	3.11 (0.553) Agree (A)	3.13 (0.544) Agree (A)	3.08 (0.556) Agree (A)	2.99 (0.536) Agree (A)
	2.97 (0.57) Agree (A)	2.9 (0.642) Agree (A)	2.95 (0.582) Agree (A)	2.88 (0.548) Agree (A)
Male				

The descriptive statistics indicate that female respondents scored slightly higher than male respondents across all four constructs: Digital Platform Accountability (DPA), Awareness of E-Commerce Laws (AEL), Perceived Legitimacy of Platforms (PLP), and Trust in E-Commerce Practices (TEP). Specifically, females had the highest mean in AEL (3.13), while males reported the lowest in the same variable (2.90). Standard deviations for males

were consistently higher than those for females, suggesting more variability in their responses. Despite these slight differences, both genders generally fell within the "Agree" range (2.50-3.24), based on the Likert scale interpretation. This suggests that both male and female Gen Z consumers in Nueva Ecija hold moderately positive perceptions of legal awareness and trust in e-commerce, with females showing slightly more favorable responses.

Table 3: One-Way ANOVA by Gender

Variable	F	df1	df2	p
DPA	2.15	1	110.1	0.145
AEL	5.25	1	98.3	0.024
PLP	1.75	1	108.7	0.188
TEP	1.69	1	110.8	0.197

The results show that among the four constructs, only Awareness of E-Commerce Laws (AEL) exhibited a statistically significant difference by gender, $F(1, 98.3) = 5.25, p = .024$. This implies that male and female Gen Z respondents differ in their awareness of legal regulations related to e-commerce, with females generally showing higher awareness

based on previous descriptive results. The differences in Digital Platform Accountability (DPA), Perceived Legitimacy of Platforms (PLP), and Trust in E-Commerce Practices (TEP) were not statistically significant ($p > .05$), indicating that gender does not significantly influence these dimensions.

Table 4: One-Way ANOVA by Shopping Frequency

Variable	F	df1	df2	p
DPA	1.557	5	54.5	0.188
AEL	0.816	5	51.6	0.544
PLP	1.22	5	54	0.312
TEP	1.584	5	53.4	0.18

The ANOVA results indicate that shopping frequency does not significantly affect any of the constructs: DPA, AEL, PLP, or TEP, with all p-values greater than .05. This suggests that how often Gen Z shops online—whether daily, weekly, or rarely—

does not lead to significant differences in their legal awareness or level of trust toward e-commerce. While descriptive trends suggested slightly higher means among more frequent shoppers, the differences were not statistically meaningful.

Table 5: Pearson Correlation Matrix Among Key Constructs (N = 159)

	DPA	AEL	PLP	TEP
DPA	—			
AEL	.739***	—		
PLP	.753***	.776***	—	
TEP	.724***	.718***	.724***	—

The correlation analysis reveals strong and statistically significant positive relationships among all key variables in the study ($p < .001$). Notably, Awareness of E-Commerce Laws (AEL) showed the highest correlation with Perceived Legitimacy of Platforms (PLP) ($r = .776$), suggesting that when Gen Z respondents are more informed about legal protections and policies, they are more likely to view e-commerce platforms as legitimate. Similarly, Digital Platform Accountability (DPA) also demonstrated strong positive correlations with both PLP ($r = .753$) and AEL ($r = .739$), indicating that

perceptions of accountability are linked with legal awareness and perceived platform legitimacy.

Trust in E-Commerce Practices (TEP) was positively correlated with all three other variables: DPA ($r = .724$), AEL ($r = .718$), and PLP ($r = .724$). These results emphasize that higher levels of legal awareness and perceptions of legitimacy and accountability significantly contribute to increased trust in e-commerce platforms among Gen Z consumers. In summary, the constructs are highly interrelated, and strengthening one (such as legal awareness) can have a reinforcing effect on others, especially trust.

Table 6: Model Fit Summary for Predicting Trust in E-Commerce Practices (TEP)

Model	R	R ²
1	0.789	0.623

Table 6 shows the model fit statistics for the regression model predicting Trust in E-Commerce Practices (TEP). The model yielded a multiple correlation coefficient (R) of 0.789, indicating a strong positive linear relationship between the combined predictors—Digital Platform Accountability (DPA), Awareness of E-Commerce Laws (AEL), and Perceived Legitimacy of Platforms (PLP)—and TEP.

The coefficient of determination ($R^2 = 0.623$) suggests that approximately 62.3% of the variance in TEP can be explained by the combined influence of DPA, AEL, and PLP. This indicates a well-fitting model, demonstrating that the selected predictors account for a substantial portion of Gen Z's trust in e-commerce platforms.

Table 7: Regression Coefficients for Predicting TEP from DPA, AEL, and PLP

Predictor	Estimate	SE	t	p
Intercept	0.459	0.1582	2.9	0.004
DPA	0.306	0.0779	3.93	<.001
AEL	0.246	0.0775	3.17	0.002
PLP	0.265	0.0823	3.22	0.002

Table 7 presents the regression coefficients for the predictors of TEP. All three variables—DPA, AEL, and PLP—were found to be statistically significant positive predictors of trust in e-commerce. Specifically, DPA had the strongest effect ($\beta = 0.306$, $p < .001$), followed by PLP ($\beta = 0.265$, $p = .002$) and AEL ($\beta = 0.246$, $p = .002$). These findings imply that Gen Z consumers are more likely to trust e-commerce platforms when they perceive those platforms as accountable, are aware of relevant e-commerce laws, and believe the platforms are legitimate. The intercept of 0.459 also indicates the baseline level of trust when all predictors are at zero, although this has less practical significance. Overall, the model suggests that improving accountability, legal literacy, and platform credibility can significantly enhance consumer trust.

V. CONCLUSION AND RECOMMENDATIONS

The study demonstrates that legal awareness plays a crucial role in shaping trust in e-commerce platforms among Generation Z consumers in Nueva Ecija. The findings revealed that Gen Z respondents generally agree that they are aware of legal protections such as data privacy, e-commerce laws, and the legitimacy of online platforms. Strong and statistically significant correlations were found among all legal awareness constructs and trust, and regression analysis confirmed that Digital Platform Accountability (DPA), Awareness of E-Commerce Laws (AEL), and Perceived Legitimacy of Platforms (PLP) significantly predict Trust in E-Commerce Practices (TEP). While shopping frequency did not yield significant differences, gender emerged as a factor, with female respondents showing higher legal awareness in AEL. These insights highlight the importance of legal education in fostering trust in digital transactions. Based on these findings, it is recommended that legal literacy be integrated into digital education programs, especially at the university level, to ensure that young consumers are equipped with essential knowledge of their rights and protections in online environments. E-commerce platforms should also enhance transparency and accountability by clearly communicating policies related to returns, data protection, and seller verification. Furthermore, gender-sensitive awareness campaigns may be

necessary to address disparities in legal knowledge, particularly among male users. Lastly, public-private collaborations are encouraged to promote accessible and user-friendly legal information, while future research could explore other demographics, emerging technologies, or cross-border e-commerce issues to deepen our understanding of trust in online commerce.

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